



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Hogan, et al.
Serial No. : 09/886,486 Examiner : Jalatee Worjloh
Filed : 06/22/2001 Group Art Unit: 3621

For: AN IMPROVED METHOD AND SYSTEM FOR CONDUCTING
SECURE PAYMENTS OVER A COMPUTER NETWORK WITHOUT
A PSEUDO OR PROXY ACCOUNT NUMBER

REPLY TO OFFICE ACTION

I hereby certify that this paper is being deposited on November 10, 2005 with
the United States Postal Service as first class mail in an envelope addressed to:
Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

Manu J Teriwani

Attorney Name

Signature

37,952

PTO Registration No.

November 10, 2005

Date of Signature

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

A three-month extension of time to respond to the Office Action dated May 10, 2005 for
the above-identified application is hereby requested. The required fee is enclosed herewith. Any
additional fees can be charged to our Deposit Account No. 02-4377.

In response to the Office Action dated May 10, 2005, applicants amend the claims as
shown in the Claims section beginning of page 2 of this paper and present remarks in the
Remarks section beginning on page 5 of this paper

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